



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin PC-38
December 20, 2000

To: ALL COMPANIES LICENSED IN THE STATE OF CONNECTICUT
TO WRITE PROPERTY AND CASUALTY INSURANCE

Subject: UPDATING AND SUPERSEDING INSURANCE DEPARTMENT
PROPERTY AND CASUALTY INSURANCE BULLETINS

INTERNET DISTRIBUTION OF INSURANCE DEPARTMENT BULLETINS - WEB SITE POSTING

Bulletin PC-38 describes previously issued bulletins that are being reissued as a PC bulletin with no change, reissued as a PC bulletin with changes, or superseded by this bulletin. Bulletin PC-38 also describes new bulletins that consolidate and update information previously contained in superseded bulletins. The bulletins cover a range of property and casualty insurance issues including: filing procedures, ratemaking, underwriting and market practices. The bulletins impact virtually all commercial and personal property and casualty lines of insurance.

This is Connecticut's first overall review of Property and Casualty bulletins in 30 years. Many of the bulletins impact how companies prepare and make rate, rule and form filings. During 2001, additional bulletins will be issued to improve the rate filing process, in keeping with speed-to-market initiatives of the NAIC. Our goal is to improve efficiency and effectiveness to enable companies to get products into the marketplace, while at the same time maintaining and improving consumer protections for policyholders.

1. WEB SITE POSTING OF BULLETINS

In the interest of economy and efficiency, the bulletins described in this bulletin are posted on the department's web site located at <http://www.state.ct.us/cid>. Property and casualty insurance bulletin information may be found in the Property and Casualty Division's information section. New bulletin information is also located under **WHAT's HOT & WHAT's NEW!!!!** -- (*News Releases, Bulletins, Notices, etc...*). Insurance companies may download the bulletin files directly from our web site.

2. Discontinued Bulletins

"NF" and "RD" Bulletins - All bulletins identified as "NF" (No-Fault Automobile) or "RD" (Rating) are superseded.

"IC" Bulletins - The following bulletins identified as "IC" (Insurance Commissioner) are superseded: IC-1, IC-2, IC-3, IC-6, IC-11, IC-13.

"PC" Bulletins - The following bulletins identified as "PC" (Property and Casualty) bulletins are superseded: PC-1-89, PC-2-90, PC-3-90, PC-4-90, PC-5-90, PC-6, PC-7-90, PC-8-90, PC-9-90, PC-10-90, PC-11, PC-12, PC-13, PC-14, PC-15, PC-16, PC-17, PC-18, PC-19, PC-20, PC-21, PC-22, PC-25, PC-26, PC-27, PC-28, PC-29, PC-30, PC-31.

3. Prior Bulletins Reissued as PC Bulletins

The following bulletins are reissued as PC bulletins:

Old Number	New Number	Subject
PC-24	PC-43	Availability Of Insurance In Urban Areas And Coastline Neighborhoods
NF-54	PC-40	Territorial Rating System -1978 Decision

4. New and Updated Bulletins

Several new PC bulletins are issued coincident with the issuance of this bulletin. For the most part, these bulletins consolidate and update information that was included in the discontinued bulletins listed in item 2 above. Summaries of the bulletins are provided below. Companies should go to the Connecticut Insurance Department web site at <http://www.state.ct.us/cid> to download copies of the actual bulletins.

Bulletin PC-34 Notice of Intent to Discontinue Doing Business

Bulletin PC-34 provides information on notice requirements to the Commissioner of a company's intent to discontinue doing a line or subline of business in Connecticut pursuant to Conn. Gen. Stat. §38a-44. It replaces prior bulletins IC-6 and NF-117.

Bulletin PC-35 Commercial Risk Rate and Rule Filings Procedures

Bulletin PC-35 specifies the framework under which insurers and rating and advisory organizations will operate in Connecticut, pursuant to Chapter 701 of the Connecticut General Statutes. It updates and supersedes several previous department filing procedures bulletins. These guidelines are applicable to rates, rating rules, relativities and supplementary rating information for all commercial property and casualty lines of insurance subject to the provisions of Chapter 701, including workers' compensation insurance. This bulletin replaces the following bulletins: PC-1-89; PC-8-90

Bulletin PC-36 Automobile Insurance Ratemaking Procedures

Bulletin PC-36 updates and consolidates previous Connecticut Insurance Department bulletins regarding filing and ratemaking procedures for automobile insurance. This bulletin explains the minimum information that should be included in every automobile rate filing. Pursuant to Conn. Gen. Stat. §38a-389, base rates for bodily injury liability and uninsured and underinsured motorist coverage are subject to prior approval. This bulletin supersedes Insurance Department Bulletins PC-27, PC-14, NF 54, NF 55, NF 70, CIS-2, CIS-3, and CIS-4.

Bulletin PC-37 Automobile and Motorcycle Insurance Identification Cards

Bulletin PC-37 contains guidelines and procedures for Automobile and Motorcycle Insurance Identification Cards (ID card) required for motor vehicles in Connecticut pursuant to Title 14 and Title 38a of the Connecticut General Statutes. Bulletin PC-37 consolidates and updates information from the following superseded Connecticut Insurance Department bulletins: NF-58, NF-59, NF-62, NF-64, NF-66, NF-68, NF-72, NF-77, NF-80, NF-93, NF-96, NF-98, NF-103, NF 104 and PC-20 (part 3).

Bulletin PC-38 Update And Superseding Of Insurance Department Property And Casualty Insurance Bulletins

The purpose of Bulletin PC-38 is to describe previously issued bulletins that will either be reissued as a PC bulletin with no change, reissued as a PC bulletin with changes, or superseded by this bulletin.

Bulletin PC-39 Automobile Insurance Statistical Data Monitoring System

Bulletin PC-39 explains Regulations of Connecticut State Agencies §38a-393-1 to 38a-393-6 that establish requirements for the Private Passenger Automobile Insurance Statistical Data Monitoring System.

Bulletin PC-41 Insurance Certificates For Van Pool Vehicles

Bulletin PC-41 contains guidelines and procedures for Insurance Certificates for Van Pool Vehicles required pursuant to Connecticut General Statute. Bulletin PC-41 consolidates and updates information from the superseded Connecticut Insurance Department bulletins NF-59 and NF 104.

Bulletin PC-42 Cancellation And Nonrenewal Of Personal And Commercial Insurance

Bulletin PC-42 consolidates and updates various Insurance Department bulletins pertaining to the cancellation or nonrenewal of insurance policies in Connecticut. The following previously issued Connecticut bulletins are superseded: IC-1, IC-11, MC-6-88, MC-7-88, RD-14, NF-120, NF-121

Bulletin PC-44 Certification Of Security By Individual Insurance Companies

As required under §38a-372, every insurance company authorized to transact the business of private passenger motor vehicle liability insurance in the State of Connecticut shall file an approved form with the Commissioner of Insurance declaring that its policies provide the security required by §38a-371 C.G.S.

Bulletin PC-45 An Act Concerning Extended Warranties

All Extended Warranty Providers marketing "extended warranties" in Connecticut are hereby advised to become familiar with their obligations pursuant to Conn. Gen. Stat. §42-260, Chapter 743j, Extended Warranties.

Bulletin PC-46 Personal Lines Underwriting Guidelines

Bulletin PC-46 updates filing requirements for personal lines underwriting guidelines.

Bulletin PC-47 Connecticut Insurance Information And Privacy Protection Act

Conn. Gen. Stat. §38a-975 to 38a-998 is known as The Connecticut Insurance Information and Privacy Protection Act (the Act). The Act establishes standards for the collection, use and disclosure of personal information gathered by the insurance industry in connection with an insurance transaction.

Bulletin PC-48 Minimum Provisions For Automobile Liability Insurance Policies Covering Motor Vehicles

The Regulations of Connecticut State Agencies §38a-334-1 to 38a-334-10 governing the minimum provisions for automobile liability insurance policies covering motor vehicles are amended for policies effective on or after November 1, 2000 to provide coverage for medical payments shall be primary over any other health insurance, including coverage provided by plans subject to ERISA.

For further information on these bulletins, please contact the Property and Casualty Division by telephone at 860-297-3867 or e-mail to ctinsdept.propcasualty@po.state.ct.us


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